

## **REMARKS**

Claims 21-27, 33 and 36-55 were pending in the application prior to the present amendment. Claims 21-27, 33 and 36-53 are herein cancelled. Claims 54 and 55 are herein amended. Claims 56-84 are herein added. Therefore, Claim 54-84 will be pending in the application after entry of the present amendment.

### **Objections to Claims 53 and 54**

The Examiner asserted that:

Claims 53-54 are objected to according to “information sharing information” which is not supported by the specification.

Applicant notes that the phrase “information sharing information” does not occur in Claims 53-54. Thus, Applicant does not understand what specifically the Examiner is objecting to. Applicant respectfully requests clarification.

### **Art Rejections**

Claims 21-22, 24, 27, 33, 38-40, 44, 47-49 and 54 were rejected under 35 U.S.C. Section 102(e) as being anticipated by Duhon (U.S. 2001/0011245).

Claim 55 was rejected under 35 U.S.C. Section 103(a) as being unpatentable over Duhon in view of Shapiro et al. (USPN 6,714,944).

Claim 23 was rejected under 35 U.S.C. Section 103(a) as being unpatentable over Duhon in view of Cannon et al. (USPN 6,154,729).

Claims 36, 41 and 50 were rejected under 35 U.S.C. Section 103(a) as being unpatentable over Duhon in view of Steele et al. (U.S. 2002/0046084).

Claims 43 and 52 were rejected under 35 U.S.C. Section 103(a) as being unpatentable over Duhon in view of Melet et al. (USPN 6,615,238).

Claim 37 was rejected under 35 U.S.C. Section 103(a) as being unpatentable over Duhon in view of Rowe et al. (USPN 6,466,941).

Claims 25-26 and 45-46 were rejected under 35 U.S.C. Section 103(a) as being unpatentable over Duhon in view of Shapiro et al. (USPN 6,714,944).

Claims 42 and 51 were rejected under 35 U.S.C. Section 103(a) as being unpatentable over Duhon in view of West et al. (USPN 6,175,833).

Claim 54 was rejected under 35 U.S.C. Section 103(a) as being unpatentable over Duhon in view of Shapiro et al. (USPN 6,714,944) and further in view of Stoffel et al. (USPN 6,205,553).

Applicant respectfully disagrees with these rejections based on the following reasoning.

Duhon is the primary reference relied upon by the Examiner. Duhon discloses an “on-line consumer credit reporting system”. At paragraphs [0012]-[0013], Duhon teaches:

The present invention provides an on-line consumer credit reporting system utilizing relational data base technology and a single-instance data base of consumer credit histories that enable more rapid response to customer needs. Data is collected periodically from local and regional credit grantors and stored in a massive capacity disk storage array. By retaining the original and all new data from the credit grantors, a complete credit history is accessible, with the ability to trace the source of any erroneous information. Moreover, royalty payments are avoided by bypassing regional credit bureaus in the data collection process. (emphasis added)

In accordance with another aspect of the invention, the invention provides user-friendly, windows-based client software allowing for graphical interpretation of consumer credit histories and easy retrieval and analysis of credit reports. In particular, the consumer credit history stored in the massive capacity disk storage array enables the calculation of data and the display of twenty four month consumer trend data. This enables credit grantors to better identify consumers with improving and deteriorating credit balances. In the preferred embodiment, the historical credit data of a consumer is maintained for at least a twenty four month period so as to be processed and made available as raw data arranged in chronological order, or presented in singular or multiple graphical representations. (emphasis added)

Because Duhon teaches making its system “user-friendly” for “credit grantors,” it is apparent that the users of Duhon’s “credit reporting system” are “credit grantors.” Accordingly, Duhon never teaches “one or more application servers configured to receive ... pieces of content including personal information relating to said users of said service, ... wherein said pieces of

content are received from a plurality of business entities” as recited in Claim 56 (emphasis added).

However, even if it were assumed for the sake of argument that Duhon did teach (or were capable of being modified so as to satisfy) the above-quoted feature of claim 56, Duhon does not in any sense suggest

wherein said first and second business entities have been associated with said first user via said service, in response to information provided by said first user permitting said first and second business entities to provide, via said service, content to said first user that includes personal information relating to said first user

as is recited in claim 56 (emphasis added). Thus, even if Duhon could be modified to:

receive ... pieces of content including personal information relating to users of said service, ... received from a plurality of business entities; ... wherein the first and second pieces of content each include personal information relating to said first user, ... generate a report including at least the first and second pieces of content, ... and make the stored report available to the first user via said service

as recited in Claim 56, there is no suggestion of or motivation for allowing Duhon’s consumer to control an “association” with “business entities” as recited in claim 56.

Thus, Claim 56 and its dependents are patentably distinguished over the cited references.

Claims 73 and 84 recite features similar to the features of Claim 56, and thus, these claims and their dependents are patentably distinguished over the cited references.

Claim 54 recites in pertinent part:

“sending ... information identifying a plurality of business entities to an information sharing service, wherein said information is sent by a first user of said service and wherein said information is usable to associate said plurality of business entities with said first user ...”

The Examiner relies on Duhon paragraph [0065] as evidence for the anticipation of this feature.

Duhon paragraph [0065] states:

In addition to other features, the on-line consumer credit data reporting system can make and display associations between reported consumers. Thus, consumers who jointly participate in a particular tradeline, either through marriage, authorization, or contractually, are associated and their individual credit histories and other identifying information can be presented to the on-line user. By making and displaying associations, the on-line system can provide a report of each person associated with a particular tradeline and facilitate other activities including skip-tracing and marketing. Thus, information (addresses, financial relationship, equal credit opportunity act level, etc.) on other consumers associated with a base consumer tradeline may be reported to the on-line consumer credit data reporting system user.

This passage does not teach or suggest “information [that] is usable to associate” business entities with a user of an information sharing service as recited in Claim 56. In fact, Duhon nowhere suggests such information or the sending of such information to an information sharing service. Thus, Claim 54 is patentably distinguished over the cited references.

Claim 55 recites in pertinent part:

“one or more servers configured to: receive requests to access an information sharing service, wherein said requests are received from a plurality of business entities, wherein the plurality of business entities have been associated with said first user via said service in response to information specified by said first user ...”

This feature is not suggested in any of the cited references. Thus, Claim 55 is patentably distinguished over the cited references.

## **CONCLUSION**

Applicants submit the application is in condition for allowance, and an early notice to that effect is requested.

The Commissioner is authorized to charge any fees that may be required, or credit any overpayment, to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account No. 501505/5957-71800/MKB.

Respectfully submitted,

Date: February 14, 2007

By: Mark K. Brightwell  
Mark K. Brightwell  
Reg. No. 47,446  
Agent for Applicants

Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C.  
P.O. Box 398  
Austin, TX 78767-0398  
(512) 853-8823